

HOME REPAIR PROGRAM

2019 APPLICATION GUIDE

York Region's Home Repair Program offers grants of up to \$7,500 per year, with a lifetime maximum of \$15,000, to low and moderate income homeowners who need critical repairs and/or modifications to their homes to make them safer or more accessible.

This guide helps you determine if you are eligible and outlines the steps to apply.

Program eligibility is reviewed annually by York Region.

STEP 1: DETERMINE YOUR ELIGIBILITY

To qualify for assistance, you must meet all of the following criteria.

You own a home in York Region that is your primary residence

Based on your most recent Municipal Property Assessment Corporation (MPAC) assessment or property tax bill, your home value is less than the value for the town/city you live in as listed below:

Town/City	Home Value Eligibility Thresholds
Aurora, King, Markham, Richmond Hill, Vaughan, Whitchurch-Stouffville	\$636,762
East Gwillimbury	\$574,985
Newmarket	\$548,807
Georgina	\$388,304

The total annual income for you, all other homeowners registered on title and everyone else living in the home aged 18 or older is \$80,206 or less. A Notice of Assessment from the Canada Revenue Agency must be provided for each person

Your home needs modifications to accommodate a household member with a disability or your home needs a critical repair for safety reasons

The work you require has not been completed. Work completed prior to approval by York Region is not eligible for funding

Meeting the basic eligibility requirements does not guarantee you will receive a grant. Apply early, as program funds are limited.

STEP 2: COMPLETE THE APPLICATION

Complete the Home Repair Program Application Form in full and attach the required documents.

Your application will not be considered if it is incomplete.

STEP 3: WAIT FOR APPROVAL

Once you submit your application, York Region may contact you to request additional information.

Depending on the type of work you have requested, York Region staff may have to complete a project pre-inspection.

York Region will contact you with a decision within six weeks of receiving your completed application.

If your application is approved, York Region will send you a Letter of Approval and a Work Complete form.

If your application is not approved, you will receive a letter explaining why your application is not eligible.

STEP 4: ENTER INTO AN AGREEMENT WITH YOUR CONTRACTOR TO COMPLETE THE WORK.

The work must be completed and your verification documents returned to York Region within 90 days from the date of your Letter of Approval.

Once you receive your Letter of Approval, you may enter into an agreement with your preferred contractor and schedule a time to complete the work. York Region is not a party to this agreement. The contractor you hire works for you and does not work for the Region.

It is your responsibility to:

- hire the contractor
- inform them of program guidelines, including the payment process outlined in Step 5
- make sure they agree to the terms of the program.

STEP 5: COMPLETE THE WORK AND SUBMIT THE PROOF OF COMPLETION DOCUMENTS

For the Region to pay your contractor, your contractor must provide the Region with the following documents when the work is complete.

1. A Home Repair Program Work Complete form, signed by you and your contractor. The Work Complete form is issued with the Letter of Approval.
2. The final invoice from your contractor must be billed to The Regional Municipality of York. The invoice must include your name and address, and the contractor's Harmonized Sales Tax (HST) registration number.
3. A completed electronic funds transfer (EFT) form with a contractor's VOID cheque. EFT forms are issued with the Letter of Approval.
4. Photos of completed work.

York Region will pay your contractor via EFT to a maximum of the approved grant amount. You are responsible to pay your contractor any additional costs that exceed the grant amount.

Processing of payment generally occurs within four to six weeks of receipt of the final invoice(s), but may take longer for contractors who have not previously received payment from York Region.

The Region wants to know how the repairs or modifications are helping you and your family, so you will be asked to complete a program survey. Staff may also request to conduct a project inspection.

If you do not follow the terms and conditions of the program as outlined in this application package and the Letter of Approval, York Region may decline to pay your contractor or you may be required to repay the grant.

IMPORTANT CONSIDERATIONS

- If you are approved, York Region will contribute to the cost of your project, provided you follow the program rules. You are responsible for covering the cost of any work that exceeds the amount approved by York Region, or for any work that does not qualify for funding under this program.
- York Region is not responsible for the quality of the work completed.
- Funds for the Home Repair Program are limited. If you are eligible for the program but your application is not selected for funding this year, you may reapply next year.

FREQUENTLY ASKED QUESTIONS

How is my income calculated?

Your total household income is calculated using line 150 (Gross Annual Income) of the Canada Revenue Agency's Notice of Assessment for the most current tax year for all homeowners registered on title and everyone else living in the home 18 years of age or older. Gross annual income is the most current year's income before taxes and other deductions.

How is the maximum home value determined?

The maximum home value is based on 60 per cent of the Multiple Listings Service (MLS) average 2017 resale prices of all home types for each town or city. In towns and cities where this amount is higher than the 60 per cent of the average for York Region, the Regional average is used.

The maximum home values are updated periodically to reflect changes in the housing market.

Why is the maximum home value different by location?

The maximum home value is set by town/city to better reflect the average home resale prices in the area you live. This ensures that the program serves homeowners living in modest homes.

How do I find out what my home value is?

Your home value is based on your most recent Property Assessment Notice provided by the Municipal Property Assessment Corporation (MPAC).

If you do not have your Property Assessment Notice please contact MPAC Toll Free at 1-866-296-MPAC (6722).

How will payment be issued?

York Region will pay your contractor directly by electronic funds transfer (EFT) approximately four to six weeks of receiving your signed Work Complete Form, final invoice(s), and EFT form with a contractor's VOID cheque. Your contractor will be paid the actual invoice amount, to the maximum grant amount approved by York Region. It may take additional time to process a payment if your contractor has not been previously paid by York Region.

Your approved grant award is the maximum York Region will contribute.

Can condominium corporations qualify for assistance?

No. Only individual homeowners are eligible for repairs within their respective condominium units. Common elements within the condominium building, including hallways, building exteriors and amenities are not eligible for assistance.

Will York Region reimburse me for work I have already completed?

No. Any repairs or modifications completed before receiving written approval from York Region are not eligible for assistance.

What repairs are eligible for assistance?

The Home Repair Program is intended to assist with critical repairs and/or accessibility modifications to make your home safer and/or allow you or others in the home to continue to live independently. Only permanent modifications in or around the home will be accepted. A medical letter may be required.

Examples of eligible critical repairs and/or accessibility modifications include, but are not limited to:

- Repairs to, or replacement of, a gas furnace that has failed or is likely to fail in the current season
- Repair or replacement of a leaking roof that is jeopardizing your ability to continue to live safely in your home
- Repair of a leaking foundation
- Mould remediation

Accessibility modifications:

- Ramps
- Handrails in hallways, washrooms, stairs etc.
- Accessibility enhancements such as bathtub conversions to shower, raised toilets, and height adjustments to countertops

Examples of projects that are not eligible include the following:

- Landscaping
- Routine maintenance
- Cosmetic renovations and repairs
- Renovations and repairs to improve energy efficiency
- Modifications or repairs completed prior to grant approval
- Modifications or repairs to any commercial or non-residential component of a property
- Work not directly related to the occupant's disability or work that is not necessary to ensure safe occupancy and/or accessibility
- Work funded 100 per cent from other programs

Will York Region inspect my house or condominium unit?

By participating in this program, you agree to a possible inspection by York Region staff before your application is approved and/or after the work has been completed. Pre-inspections will verify that the work you are requesting is appropriate for addressing critical safety and/or accessibility issues, while post-inspections are to verify that the work has been completed.

York Region is not responsible for the quality of the work completed.

What if I am not eligible for assistance?

If you do not qualify for this grant you will be notified in writing. All decisions are final and cannot be appealed.

How many times can I apply for assistance?

Households may apply multiple times and may receive grants of up to \$7,500 in a single year. The program has a lifetime funding maximum of \$15,000.

Who decides which contractor will complete the work on my house or condominium unit?

Homeowners are responsible for getting independent, competitive quotations from licensed qualified contractors of your choosing. The contractor you hire should have all the tools, technical skills, and experience to complete the job and ensure that the work is done correctly meeting all municipal building codes.

The Province of Ontario has developed a useful guide outlining your rights and responsibilities when selecting a contractor.

Visit the guide at: ontario.ca/consumers/home-renovations-and-repairs

Who do I contact if I have additional questions?

Homeowners who have additional questions or need assistance completing the application form should contact Access York at 1-877-464-9675 or TTY 1-866-512-6228 or email homerepairs@york.ca

This document is available with communications support upon request.